

United States Bankruptcy Court  
Western District of ArkansasIn re:  
Christine A Harp  
DebtorCase No. 22-70349-bmr  
Chapter 7District/off: 0861-5  
Date Rcvd: Nov 08, 2022User: admin  
Form ID: pdf08AcPage 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2022:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Christine A Harp, 4593 W Wales Dr, Fayetteville, AR 72704-5040                                  |
| r        | + Nathan Genovese, RE/Max Real Estate Results, 3103 SE Moberly Lane, Bentonville, AR 72712-3753   |
| 5213948  | + Bank of America, PO Box 15284, Wilmington, DE 19850-5284  |
| 5220827  | Bank of America, N.A., PO Box 673033, DALLAS, TX 75267-3033                                       |
| 5213957  | Equifax, Po Box 9701, Allen, TX 75013-9701  |
| 5213958  | + Exeter, PO Box 166008, Irving, TX 75016-6008  |
| 5213961  | + Ford Motor Credit, c/o Hosto & Buchan, PO Box 3397, Little Rock, AR 72203-3397                  |
| 5213964  | + Hertzberg Law Firm of Arkansas, P.A., 4285 N. Shiloh Drive STE 108, Fayetteville, AR 72703-5351 |
| 5213970  | #+ Mac Tools, 505 N Cleveland Ave., Westerville, OH 43082-7130                                    |
| 5213971  | + Mana Medical Assoc., PO Box 1523, Fayetteville, AR 72702-1523                                   |
| 5213979  | + Premier Counseling Serv NWA, 19 E Mountain Street, Fayetteville, AR 72701-6067                  |
| 5213981  | # Roger Craig Harp, 1620 N Whistling Straits 103, Fayetteville, AR 72704-6495                     |
| 5213992  | Wells Fargo Equip. Finance, P.O. Box 858178, Minneapolis, MN 55485-8178                           |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| 5213946  | Email/Text: bankruptcy@arvest.com                 | Nov 08 2022 21:35:00 | Arvest Bank, PO Box 1095, Lowell, AR 72745-0000  |
| 5222157  | Email/Text: dena.wood@dfa.arkansas.gov            | Nov 08 2022 21:35:00 | Arkansas Department of Finance and Admin., Legal Counsel Room 2380, P O Box 1272, Little Rock, AR 72203-1272 |
| 5227894  | Email/PDF: resurgentbknotifications@resurgent.com | Nov 08 2022 21:38:45 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587            |
| 5213947  | + Email/PDF: gecsed@recoverycorp.com              | Nov 08 2022 21:38:35 | Banana Republic/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004  |
| 5213987  | Email/Text: cfcbckoffice@confinco.com             | Nov 08 2022 21:35:00 | Tbom/Contfin, P.O. Box 3220, Buffalo, NY 14240   |
| 5213991  | Email/Text: cfcbckoffice@confinco.com             | Nov 08 2022 21:35:00 | Verve, P.O. Box 6812, Carol Stream, IL 60197-6812  |
| 5213949  | Email/PDF: AIS.cocard.ebn@aisinfo.com             | Nov 08 2022 21:56:24 | Cabela's Capital One, P.O. Box 60599, City of Industry, CA 91716-0599  |
| 5213950  | Email/Text: PBNCNotifications@perituservices.com  | Nov 08 2022 21:35:00 | Capital One (Kohls), Po Box 30510, Los Angeles, CA 90030-0510  |
| 5213951  | + Email/PDF: gecsed@recoverycorp.com              | Nov 08 2022 21:39:01 | Care Credit/Synchrony Bank, Attn: Bankruptcy Dept., P.O. 965061, Orlando, FL 32896-5061                      |
| 5213953  | Email/PDF: Citi.BNC.Correspondence@citi.com       | Nov 08 2022 21:39:02 | Citibank (Best Buy), Po Box 6275, Sioux Falls,   |

District/off: 0861-5

User: admin

Page 2 of 4

Date Rcvd: Nov 08, 2022

Form ID: pdf08Ac

Total Noticed: 60

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|         |  | SD 57117-6275  |
| 5213954 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Nov 08 2022 21:35:00   |
|         |  | Comenity Bank (Maurices), Po Box 182125, Columbus, OH 43218-2125                                 |
| 5213955 | + Email/PDF: creditonebknotifications@resurgent.com  | Nov 08 2022 21:38:48   |
|         |  | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500                                   |
| 5213956 | + Email/Text: EBN@edfinancial.com                    | Nov 08 2022 21:35:00   |
|         |  | EDFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359                              |
| 5225246 | + Email/Text: EBN@edfinancial.com                    | Nov 08 2022 21:35:00   |
|         |  | Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359 |
| 5213959 | ^ MEBN   | Nov 08 2022 21:31:45   |
| 5213960 | Email/Text: collecadminbankruptcy@fnni.com           | Nov 08 2022 21:35:00   |
|         |  | First National Bank of Omaha, P.O. Box 3696, Omaha, NE 68103-0696                                |
| 5223432 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Nov 08 2022 21:38:44   |
|         |  | Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 5213962 | + Email/Text: EBNBKNOT@ford.com                      | Nov 08 2022 21:35:00   |
|         |  | Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000   |
| 5213963 | + Email/Text: Atlanticus@ebn.phinsolutions.com       | Nov 08 2022 21:35:00   |
|         |  | Fortiva Retail Credit, P.O. Box 105341, Atlanta, GA 30348-5341                                   |
| 5213965 | + Email/Text: sbse.cio.bnc.mail@irs.gov              | Nov 08 2022 21:35:00   |
|         |  | Internal Revenue Service, PO Box 19101-7346  |
| 5213967 | Email/Text: JCAP_BNC_Notices@jcap.com                | Nov 08 2022 21:35:00   |
|         |  | Jefferson Capital Systems, LLC, 16 McLeland Rd., Saint Cloud, MN 56303                           |
| 5213966 | Email/PDF: ais.chase.ebn@aisinfo.com                 | Nov 08 2022 21:56:39   |
|         |  | J.P. Morgan Chase Bank, P.O. Box 15369, Wilmington, DE 19850                                     |
| 5213969 | + Email/PDF: resurgentbknotifications@resurgent.com  | Nov 08 2022 21:39:01   |
|         |  | LVNV Funding, P.O. Box 1269 Greenville, Greenville, SC 29602-1269                                |
| 5220801 | Email/PDF: resurgentbknotifications@resurgent.com    | Nov 08 2022 21:39:02   |
|         |  | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587           |
| 5213968 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 08 2022 21:38:36   |
|         |  | Lowes/Synchrony Bank, P.O. Box 981064, El Paso, TX 79998-1064                                    |
| 5213972 | ^ MEBN   | Nov 08 2022 21:31:58   |
|         |  | Mission Lane, P.O. Box 23075, Columbus, GA 31902-3075  |
| 5213973 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 08 2022 21:38:36   |
|         |  | Old Navy/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004                                   |
| 5213974 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Nov 08 2022 21:38:49   |
|         |  | Ollo, P.O. Box 660371, Dallas, TX 75266-0371   |
| 5227349 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 08 2022 21:38:36   |
|         |  | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541                                 |
| 5213977 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 08 2022 21:38:36   |
|         |  | Portfolio Recovery Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-0000                     |
| 5213976 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 08 2022 21:39:08   |
|         |  | Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541  |
| 5213978 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 08 2022 21:39:01   |
|         |  | Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541                                   |
| 5214080 | + Email/PDF: rmscedi@recoverycorp.com                | Nov 08 2022 21:38:37   |
|         |  | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                            |
| 5213975 | + Email/PDF: gecsed@recoverycorp.com                 | Nov 08 2022 21:38:36   |
|         |  | Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658   |
| 5213980 | + Email/Text: bnc-quantum@quantum3group.com          | Nov 08 2022 21:35:00   |
|         |  | Quantum3 Group LLC as agent fo, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788               |

District/off: 0861-5

User: admin

Page 3 of 4

Date Rcvd: Nov 08, 2022

Form ID: pdf08Ac

Total Noticed: 60

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| 5221679 | Email/Text: bnc-quantum@quantum3group.com         | Nov 08 2022 21:35:00 | Quantum3 Group LLC as agent for MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788                          |
| 5224286 | Email/PDF: resurgentbknotifications@resurgent.com | Nov 08 2022 21:38:47 | Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587              |
| 5213982 | + Email/Text: bkenotice@rushmorelm.com            | Nov 08 2022 21:35:00 | Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708                                       |
| 5213983 | Email/PDF: gecsed@recoverycorp.com                | Nov 08 2022 21:38:36 | Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064  |
| 5213984 | Email/PDF: gecsed@recoverycorp.com                | Nov 08 2022 21:38:50 | Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064                                 |
| 5213985 | + Email/PDF: gecsed@recoverycorp.com              | Nov 08 2022 21:38:36 | Synchrony Bank (Sams), Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                          |
| 5213986 | + Email/PDF: gecsed@recoverycorp.com              | Nov 08 2022 21:39:01 | Synchrony Bank/TJX, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060                                |
| 5213988 | + Email/Text: bncmail@w-legal.com                 | Nov 08 2022 21:35:00 | TD Bank (Target), PO Box 660170, Dallas, TX 75266-0170   |
| 5213989 | + Email/PDF: Citi.BNC.Correspondence@citi.com     | Nov 08 2022 21:38:51 | THD/CBNA - Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497   |
| 5232180 | + Email/Text: Atlanticus@ebn.phinsolutions.com    | Nov 08 2022 21:35:00 | The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  |
| 5213990 | ^ MEBN  | Nov 08 2022 21:31:46 | Trans Union, Po Box 2000, Chester, PA 19016-2000   |
| 5229133 | + Email/Text: bkenotice@rushmorelm.com            | Nov 08 2022 21:35:00 | U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

|                  |  |
|------------------|--|
| J Brian Ferguson |  |
|------------------|--|

District/off: 0861-5

User: admin

Page 4 of 4

Date Rcvd: Nov 08, 2022

Form ID: pdf08Ac

Total Noticed: 60

on behalf of Trustee J. Brian Ferguson brian@ozarkfunds.com

J. Brian Ferguson

brian@ozarkfunds.com AR24@ecfcbis.com

Sammy P. Hooda

on behalf of Creditor U.S. Bank National Association shooda@ecf.courtdrive.com MLGBK@ecf.courtdrive.com

Todd F. Hertzberg

on behalf of Debtor Christine A Harp toddhertzberg@yahoo.com  
tfhertzbergnotices@gmail.com;tfhign@gmail.com;hertzberlawfirmofarkansaspa@jubileebk.net;diana.hertzberglaw@yahoo.co  
m;autumn.hertzberglaw@yahoo.com

U.S. Trustee (ust)

USTPRegion13.LR. ECF@usdoj.gov  
Shari.Sherman@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov;mary.b.mansfield@usdoj.gov;kent.h.johnson@  
usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF ARKANSAS  
 FAYETTEVILLE DIVISION

IN RE: CHRISTINE A. HARP,  
 DEBTOR

CASE NO. 5:22-BK-70349  
 CHAPTER 7

**ORDER APPROVING TRUSTEE'S FINAL ACCOUNT AND FINAL APPLICATION  
 FOR COMPENSATION AND EXPENSES FOR PROFESSIONALS**

Comes now the Court and finds that notice has been given to all parties in interest of the filing of Trustee's Final Report and Account and Application for Compensation and Expenses [ECF Doc. No. 65]. The Court notes that the time for objecting has run and no objections have been filed. Therefore, IT IS ORDERED that Trustee's Final Report and Account is approved and Final Compensation and Expenses are allowed as follows:

| APPLICANT                  | COMPENSATION | EXPENSES |
|----------------------------|--------------|----------|
| J. Brian Ferguson, Trustee | \$1,350.00   | \$467.14 |

IT IS SO ORDERED.



Honorable Bianca M. Rucker  
 United States Bankruptcy Judge  
 Dated: 11/08/2022

PROPOSED ORDER PREPARED BY:

J. Brian Ferguson  
 Arkansas Bar No. AR2018117  
 Ferguson Law Firm, PLLC  
 3333 Pinnacle Hills Pkwy, Suite 410  
 Rogers, AR 72758  
 Counsel for J. Brian Ferguson, Trustee

cc (via ECF or BNC):  
 Debtor(s), Christine Harp  
 Debtor(s)' Counsel, Todd Hertzberg  
 Chapter 7 Trustee, J. Brian Ferguson  
 United States Trustee  
 All creditors per matrix